

FIG.1

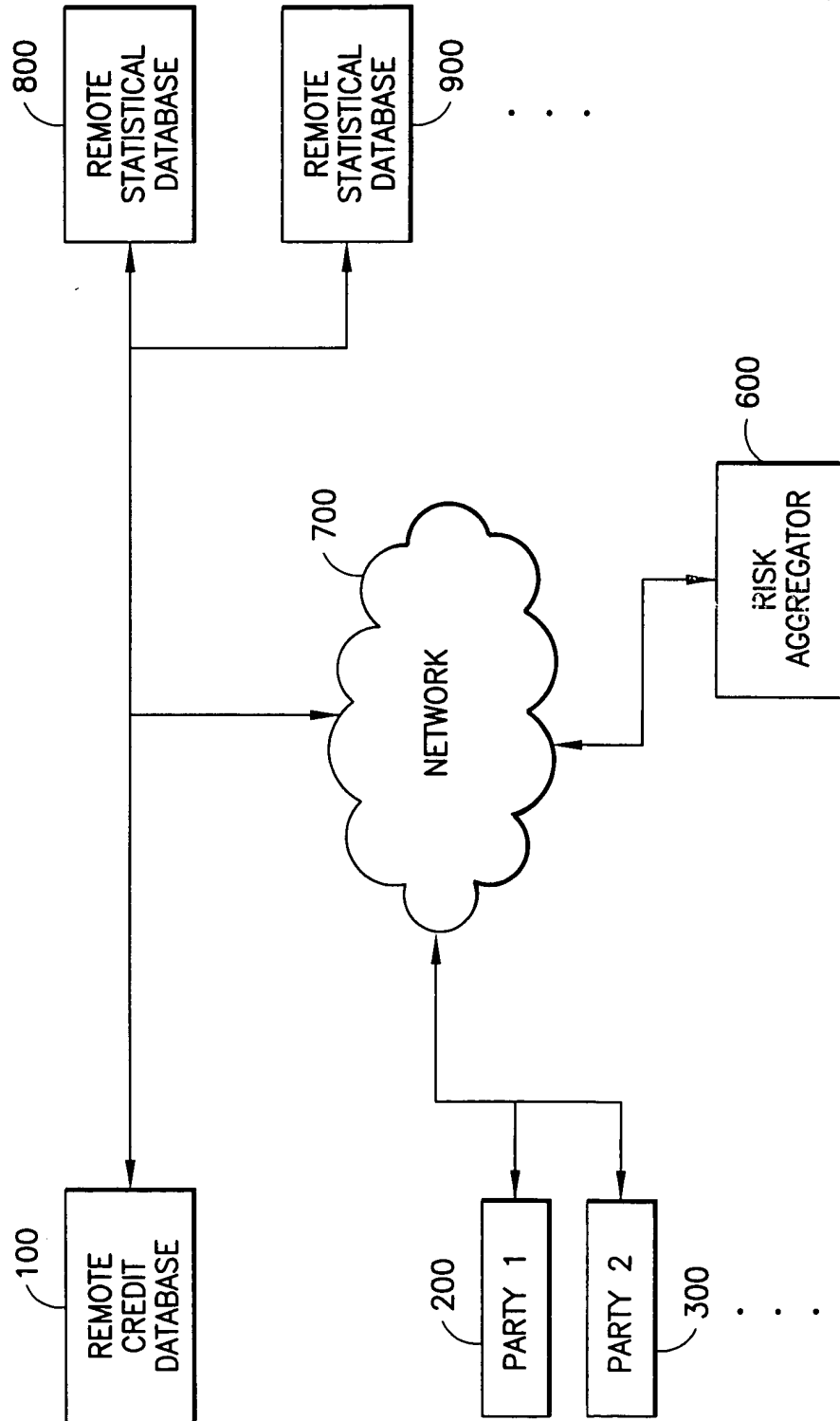


FIG. 2a

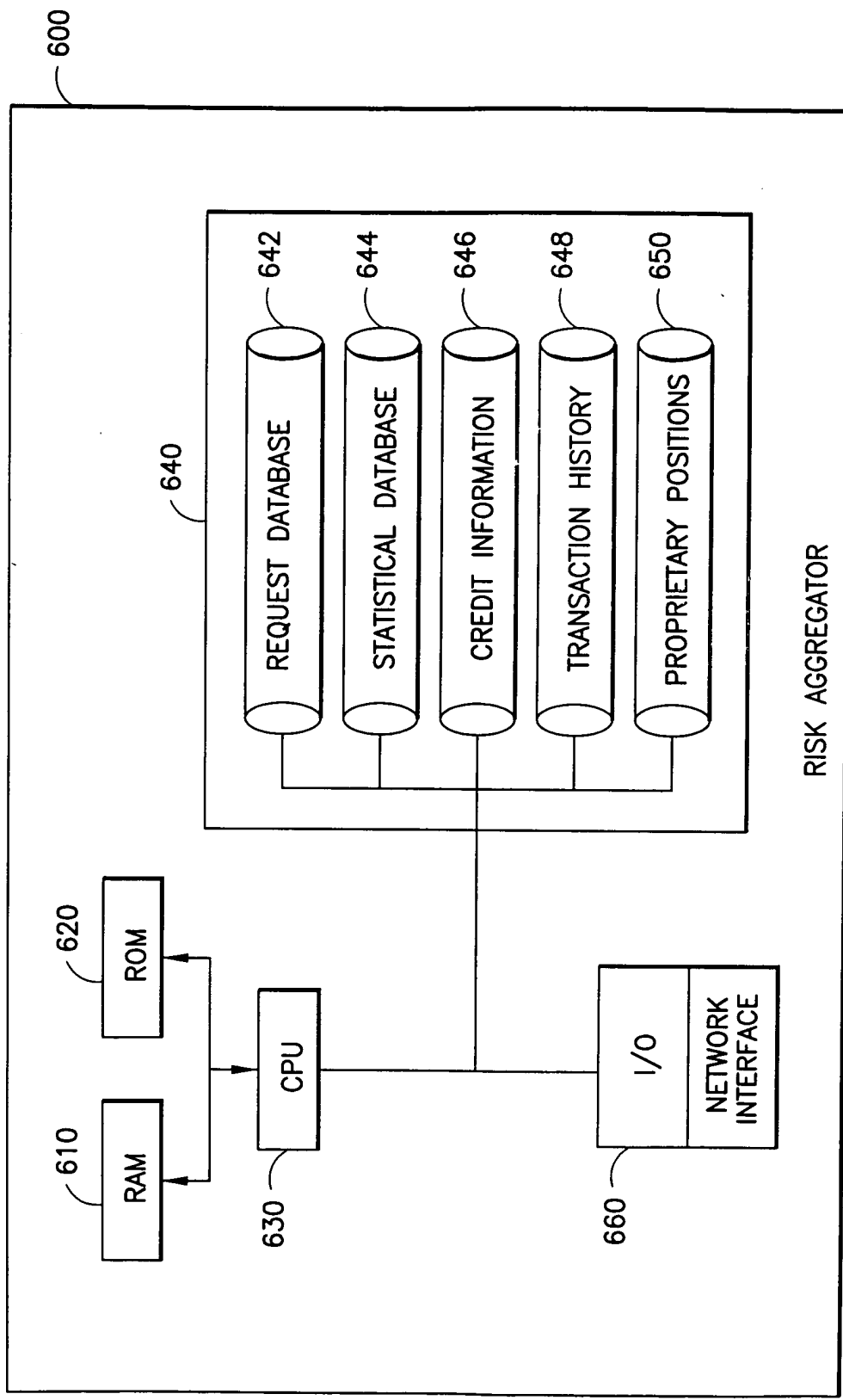


FIG.2b

REQUEST DATABASE.642

PARTY ID A	REQUEST NUMBER B	TYPE OF RISK EVENT C	RISK PROFILE D						
			STATISTICAL VALUE	65° F	70° F	75° F	80° F	85° F	90° F
090434 (X)	98445A	AVERAGE SUMMER TEMPERATURE	HEDGE REQUIRED	+\$700	+\$400	\$0	\$0	-\$700	-\$1300
058489 (Y)	84524F	AVERAGE SUMMER TEMPERATURE	STATISTICAL VALUE	65° F	70° F	75° F	80° F	85° F	90° F
			HEDGE REQUIRED	-\$700	+\$400	\$0	\$0	+\$700	+\$1300
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FIG.2c

STATISTICAL DATABASE.644

RISK EVENT E	INFORMATION SOURCE F	PROBABILITY DISTRIBUTION FUNCTION G						
		STATISTICAL VALUE (VALUES INCLUDE +/- 2.5° F)	65° F	70° F	75° F	80° F	85° F	90° F
(1) AVERAGE SUMMER TEMPERATURE	NASA							
		PROBABILITY	5%	10%	30%	25%	20%	%10
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FIG.2d

CREDIT DATABASE, 646

PARTY ID H	PARTY NAME AND ADDRESS I	CORPORATION OR INDIVIDUAL? J	REGISTRATION DATE K	CREDIT RATING L	NET WORTH M	VALUE OF LIQUID ASSETS N	PREVIOUS COMPLAINTS (\$ AMOUNT OF TRANSACTION) O	PERSONAL IDENTIFIER P	CREDIT CARD No. (EXP'N DATE) Q
090434	J. SMITH 23 PARK AVE NY, NY 12345 jsmith@msn. com	INDIVIDUAL	7/15/99	AAA	\$1,000,000	\$100,000	NO PREVIOUS COMPLAINTS	MOTHER'S MAIDEN NAME= DOE	1234 5678 9012 3456 (12/00)
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FIG.2e

TRANSACTION HISTORY DATABASE.648

TRANSACTION ID R	PARTIES' ID S	TRANSACTION DATE T	RISK EVENT U	VALUE OF AGREEMENT (MAXIMUM PAY-OUT VALUE) V	COMMISSION COLLECTED X	COMPLAINTS BY PARTIES Y	LEGAL DISPUTE? Z	LOCATION OF CONTRACT FILE IN DATABASE
XQ5834y	434009 542089 659466	7/15/99	AVERAGE SUMMER TEMPERATURE	\$25,000	\$500	NONE	No.	99XCC434
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FIG.2f

PROPRIETARY POSITION.650

TRANSACTION ID	TRANSACTION DATE	RISK EVENT	MAXIMUM AMOUNT AT RISK	RISK PROFILE ASSUMED				
XQ5834y	7/15/99	AVERAGE SUMMER TEMPERATURE	\$700	65° F	70° F	75° F	80° F	85° F
				+\$700	+\$400	\$0	\$0	-\$700
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FIG.2g

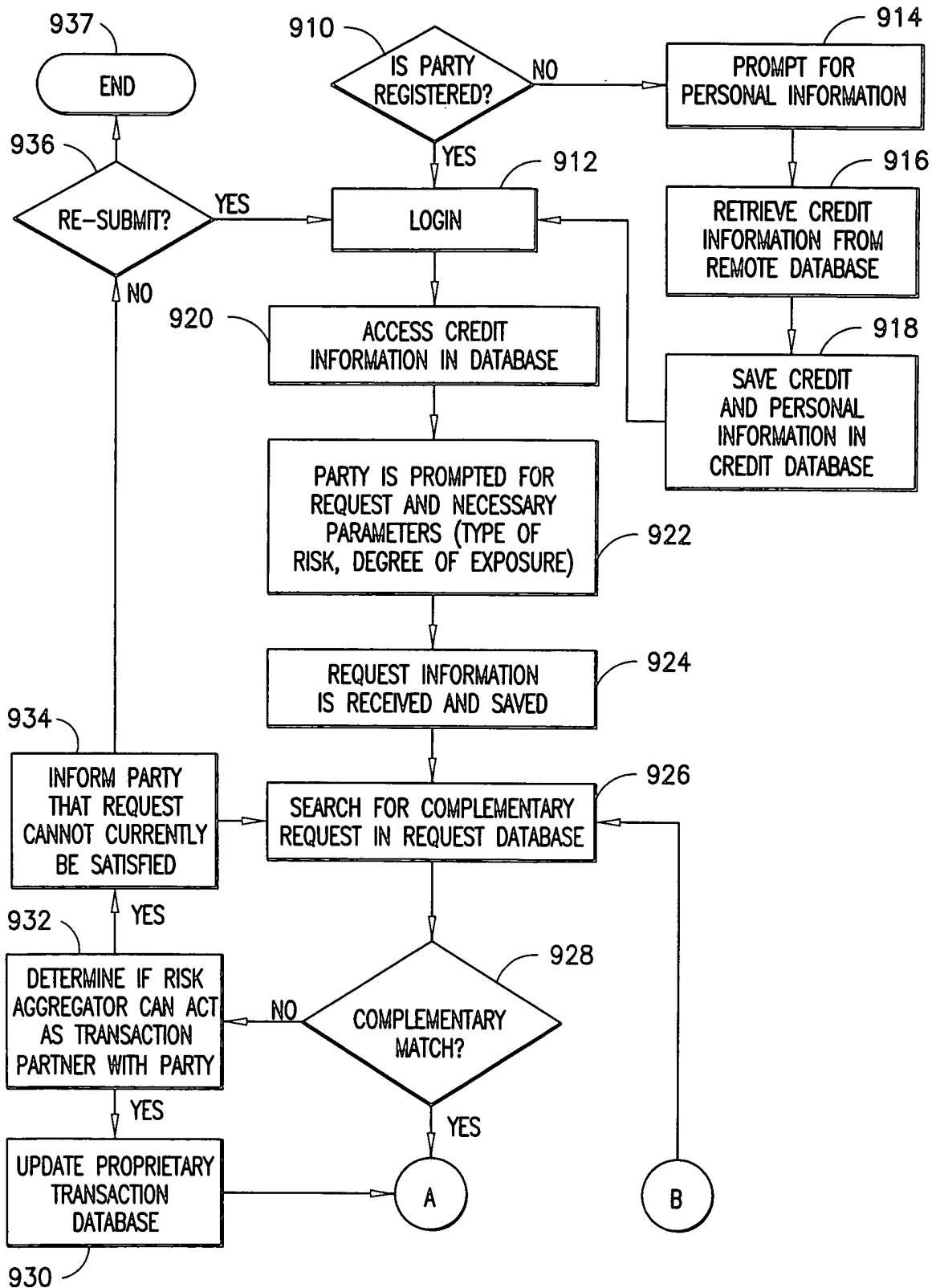


FIG. 3a

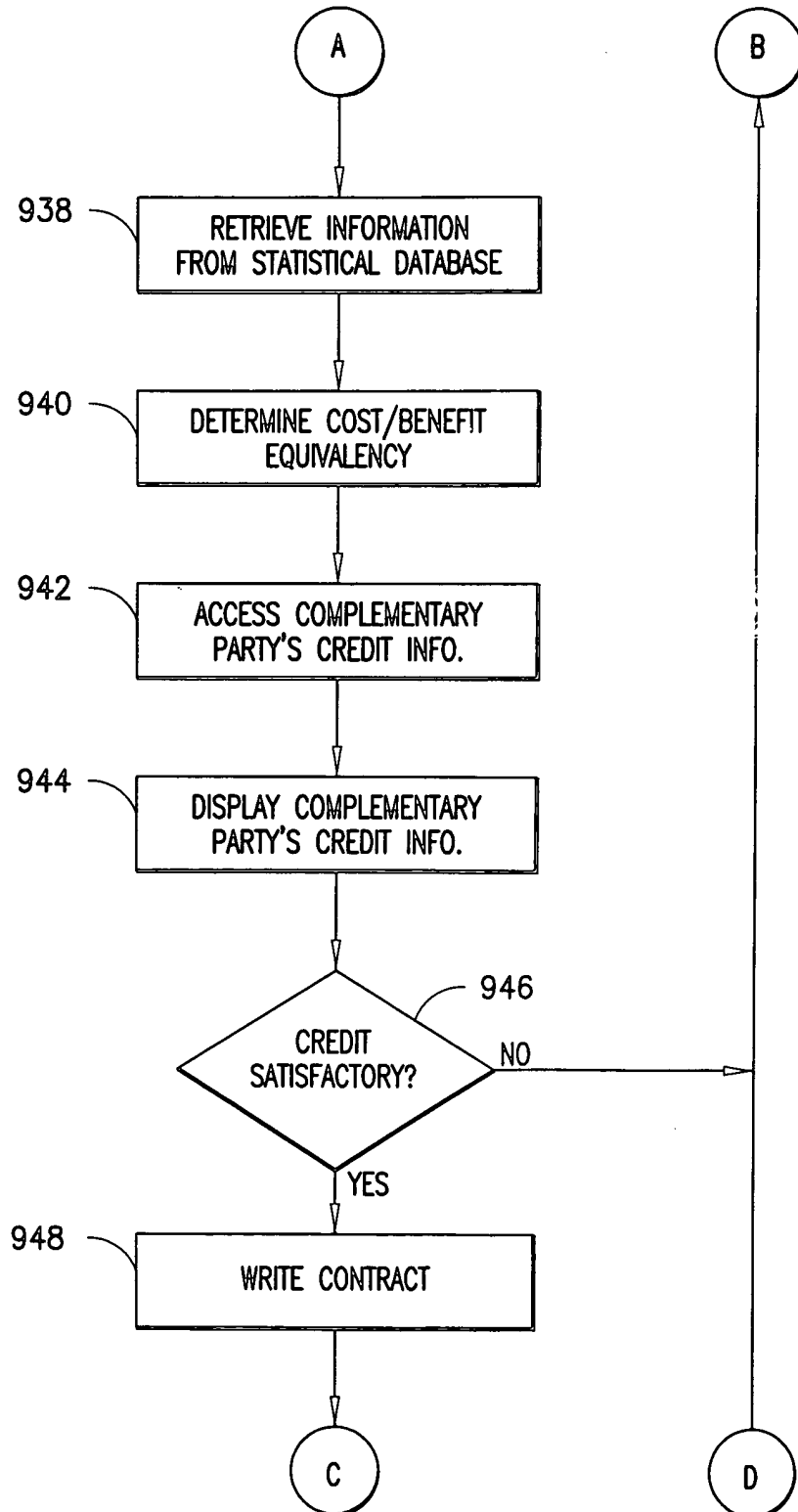


FIG.3b

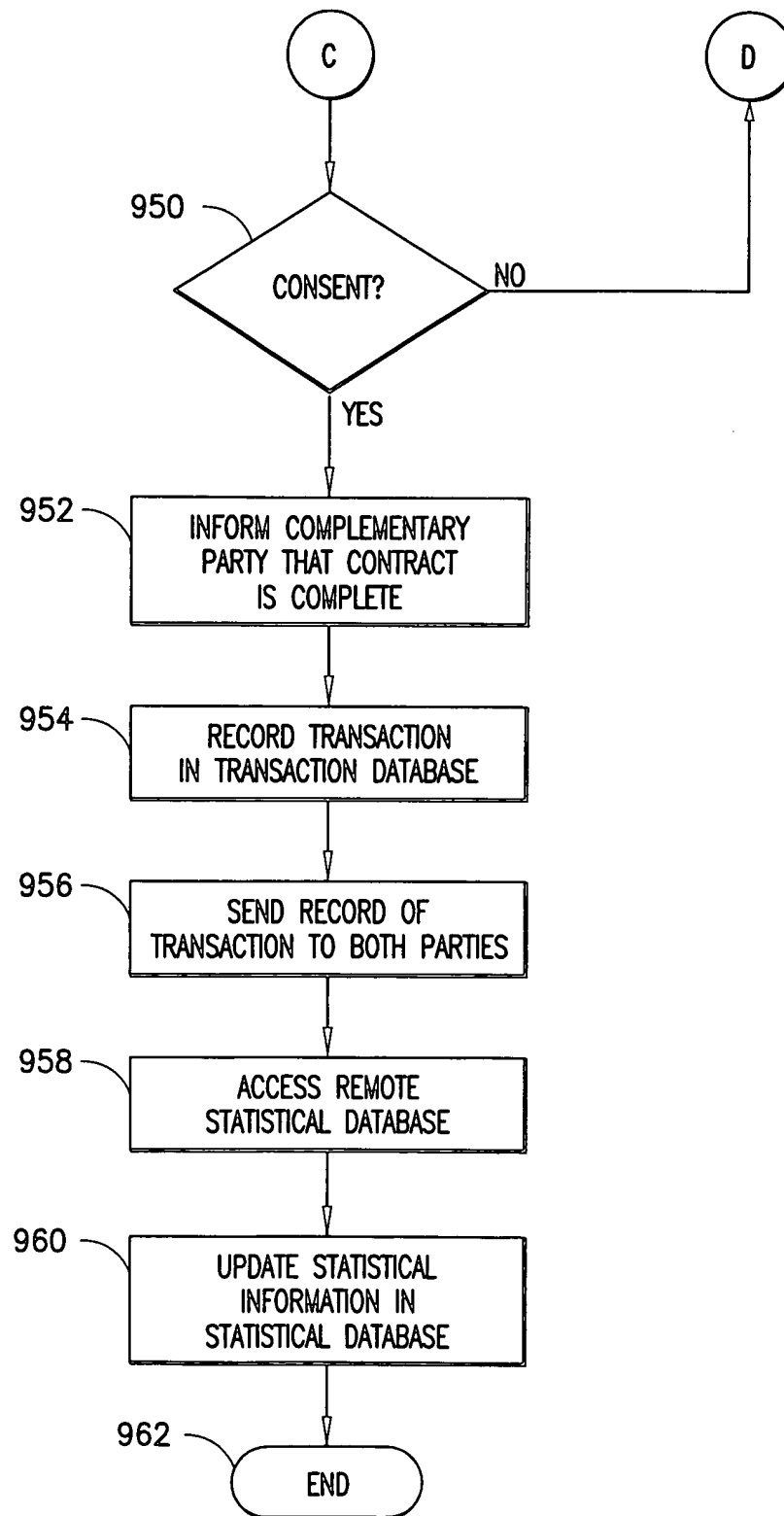


FIG. 3c